

Information to identify the case:			
Debtor 1	Karen Ann Mastin		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Virginia		
Case number:	19-13642-KHK		
	Social Security number or ITIN	xxx-xx-9172	
	EIN	__-____-	
	Social Security number or ITIN	_____	
	EIN	__-____-	
	Date case filed for chapter	13 11/3/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Karen Ann Mastin	
2. All other names used in the last 8 years		
3. Address	3214 Tally Ho Court Woodbridge, VA 22192	
4. Debtor's attorney Name and address	Nathan A. Fisher Fisher-Sandler, LLC 3977 Chain Bridge Road, #2 Fairfax, VA 22030	Contact phone (703) 691-1642 Email: Fbarsad@cs.com
5. Bankruptcy trustee Name and address	Thomas P. Gorman 300 N. Washington St. Ste. 400 Alexandria, VA 22314	Contact phone (703) 836-2226 Email: ch13alex@gmail.com

Debtor Karen Ann Mastin

Case number 19-13642-KHK

6. Bankruptcy clerk's office		For the Court:
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	200 South Washington Street Alexandria, VA 22314 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.	Clerk of the Bankruptcy Court: William C. Redden Date: November 4, 2019
McVCIS 24-hour case information: Toll Free 1-866-222-8029	Contact phone 703-258-1200	
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 3, 2019 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 1725 Duke Street, Suite 520, Alexandria, VA 22314
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: February 1, 2020</p> <p>Filing deadline: January 12, 2020</p> <p>Filing deadline: May 1, 2020</p> <hr/> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>

Debtor Karen Ann Mastin

Case number 19-13642-KHK

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p>January 16, 2020 at 01:30 PM.</p> <p>Location: Judge Kindred's Courtroom, U.S. Bankruptcy Court, 3rd Floor, 200 South Washington St., Courtroom III, Alexandria, VA 22314</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
14. Local Rule Dismissal Warning	<p>Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
15. Manner of Payment of Fees	<p>Exact Change Only accepted for cash payment of fees and services. Payment may also be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	
<p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Karen Ann Mastin
 Debtor

Case No. 19-13642-KHK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-9

User: palaciosl
 Form ID: 309I

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 Total Noticed: 27

Date Rcvd: Nov 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2019.

db +Karen Ann Mastin, 3214 Tally Ho Court, Woodbridge, VA 22192-3308
 tr +Thomas P. Gorman, 300 N. Washington St. Ste. 400, Alexandria, VA 22314-2550
 15125394 +BWW, 6003 Executive Blvd., Ste 101, Rockville, MD 20852-3813
 15125393 +BWW, 8100 Three Chopt Road, Suite 240, Henrico, VA 23229-4833
 15125399 +Credit Control Corp., P.O. Box 31179, Tampa, FL 33631-3179
 15125403 +Lake Ridge Association, 12350 Oakwood Drive, Woodbridge, VA 22192-1928
 15125405 +Macy's, P.O. Box 6167, Columbus, OH 43206-0167
 15125407 +Metro Gutter & Home Services, 5645-D General Washington Dr., Alexandria, VA 22312-2403
 15125409 +Nationwide, P.O. Box 9156, Alexandria, VA 22304-0156
 15125410 +Office of the U.S. Trustee, 1725 Duke St., Ste. 650, Alexandria, VA 22314-3489
 15125411 +Prince William County, Tax Administration Division, Dept. 871, Alexandria, VA 22334-0001
 15125412 +QCS, P.O. Box 4699, Petaluma, CA 94955-4699
 15125413 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Seterus, P.O. Box 2008, Grand Rapids, MI 49501-2008)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: Fbarsad@cs.com Nov 05 2019 03:52:33 Nathan A. Fisher, Fisher-Sandler, LLC, 3977 Chain Bridge Road, #2, Fairfax, VA 22030

15125392 EDI: BANKAMER.COM Nov 05 2019 08:23:00 Bank of America, P.O. Box 5270, Carol Stream, IL 60197-5270
 15125395 +E-mail/Text: cms-bk@cms-collect.com Nov 05 2019 03:53:22 Capital Management Services, 726 Exchange Street, Ste. 700, Buffalo, NY 14210-1464
 15125396 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 05 2019 04:20:50 Carson Smithfield, P.O. Box 9216, Old Bethpage, NY 11804-9016
 15125397 +E-mail/Text: opsq_a_usbankruptcy@cashnetusa.com Nov 05 2019 03:52:55 Cashnet, 200 West Jackson, Ste. 1400, Chicago, IL 60606-6929
 15125398 +EDI: WFNBN.COM Nov 05 2019 08:23:00 Comenity, P.O. Box 659617, San Antonio, TX 78265-9617
 15125400 EDI: DISCOVER.COM Nov 05 2019 08:23:00 Discover, P.O. Box 15251, Wilmington, DE 19886-5251
 15125401 EDI: IRS.COM Nov 05 2019 08:23:00 Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
 15125402 +E-mail/Text: bncnotices@becket-lee.com Nov 05 2019 03:53:03 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
 15125404 +EDI: TFSR.COM Nov 05 2019 08:23:00 Lexus, P.O. Box 9490, Cedar Rapids, IA 52409-9490
 15125406 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 05 2019 04:20:53 Merrick Bank, P.O. Box 23356, Pittsburgh, PA 15222-6356
 15125408 +E-mail/Text: bkclerk@north-american-recovery.com Nov 05 2019 03:53:55 N.A.R., 1600 West 2200 South, Ste. 410, Salt Lake City, UT 84119-7240
 15125414 +EDI: WFNBN.COM Nov 05 2019 08:23:00 Talbots, P.O. Box 659617, San Antonio, TX 78265-9617
 15125415 +EDI: WFFC.COM Nov 05 2019 08:23:00 Wells Fargo, P.O. Box 5058, Portland, OR 97208-5058
 TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2019

Signature: /s/Joseph Speetjens

District/off: 0422-9

User: palaciosl
Form ID: 309I

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Total Noticed: 27

Date Rcvd: Nov 04, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2019 at the address(es) listed below:

John P. Fitzgerald, III ustpreregion04.ax.ecf@usdoj.gov
Nathan A. Fisher on behalf of Debtor Karen Ann Mastin Fbarsad@cs.com, barsad@aol.com
Thomas P. Gorman ch13alex@gmail.com, tgorman26@gmail.com

TOTAL: 3